

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cynthia Sauter  
Debtor

Case No. 19-01330-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Sep 15, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:**

Recip ID	Recipient Name and Address
db	+ Cynthia Sauter, 73 Hillcrest Drive, Montoursville, PA 17754-7633
5180012	+ Brennercarer, 4 Parkside Ct, Mifflintown, PA 17059-9100
5180015	+ Horizon Cu, 1007 East Third St, Williamsport, PA 17701-5417
5180016	+ Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118
5180017	+ Milstead & Associates, 7 N. Columbus Boulevard #200, Philadelphia, PA 19106-1422

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Sep 15 2022 22:53:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5424282	+ EDI: AISACG.COM	Sep 15 2022 22:53:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5208178	EDI: GMACFS.COM	Sep 15 2022 22:53:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
5180011	+ EDI: GMACFS.COM	Sep 15 2022 22:53:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
5180013	+ EDI: CAPITALONE.COM	Sep 15 2022 22:53:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5180014	+ EDI: DISCOVER.COM	Sep 15 2022 22:53:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
5203914	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 15 2022 18:46:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
5187736	+ Email/Text: RASEBN@raslg.com	Sep 15 2022 18:46:00	Nationstar Mortgage LLC D/B/A Mr. Cooper, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
5180018	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 15 2022 18:46:00	Nstar/cooper, 350 Highland, Houston, TX 77009-6623
5180019	+ EDI: LCIPHMMRG	Sep 15 2022 22:53:00	Ocwen Loan, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
5315200	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 15 2022 18:46:00	Select Portfolio Servicing, Inc., Attn: Remittance Processing, P. O. Box 65450, Salt Lake City, UT 84165-0450
5315201	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 15 2022 18:46:00	Select Portfolio Servicing, Inc., Attn: Remittance Processing, P. O. Box 65450, Salt Lake City, UT 84165-0450, Select Portfolio Servicing, Inc. 84165-0450, Attn: Remittance Processing
5457264	+ Email/Text: mtgbk@shellpointmtg.com	Sep 15 2022 18:46:00	US Bank Trust National Association, c/o

Shellpoint Mortgage Servicing, P.O. Box 10826,  
Greenville, SC 29603-0675, US Bank Trust  
National Association, c/o Shellpoint Mortgage  
Servicing 29603-0826

5457263 + Email/Text: mtgbk@shellpointmtg.com

Sep 15 2022 18:46:00

US Bank Trust National Association, c/o  
Shellpoint Mortgage Servicing, P.O. Box 10826,  
Greenville, SC 29603-0826

5180020 + EDI: VERIZONCOMB.COM

Sep 15 2022 22:53:00

Verizon, Po Box 650584, Dallas, TX 75265-0584

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank Trust National Association, Not In Its Ind
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	Nationstar Mortgage LLC D/B/A Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
5200163	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
5200164	*+	Brennercarcr, 4 Parkside Ct, Mifflintown, PA 17059-9100
5200165	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
5200166	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
5200167	*+	Horizon Cu, 1007 East Third St, Williamsport, PA 17701-5417
5200169	*+	Milstead & Associates, 7 N. Columbus Boulevard #200, Philadelphia, PA 19106-1422
5200168	*+	Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118
5200170	*+	Nstar/cooper, 350 Highland, Houston, TX 77009-6623
5200171	*+	Ocwen Loan, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
5200172	*+	Verizon, Po Box 650584, Dallas, TX 75265-0584

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Select Portfolio Servicing Inc. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Federal Home Loan Mortgage Corp. bkgroup@kmlawgroup.com
Paul W McElrath, Jr.	on behalf of Debtor 1 Cynthia Sauter ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

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Rebecca Ann Solarz

on behalf of Creditor Select Portfolio Servicing Inc. bkgroup@kmlawgroup.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Cynthia Sauter

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9989

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:19-bk-01330-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cynthia Sauter

9/15/22**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**